

REMARKS

I. Response to Preliminary Notes

In the Preliminary Notes, the Examiner indicates that the facsimile transmission of January 9, 2003 included a copy of an Information Disclosure Statement. The Examiner further indicates that the original copy of the Information Disclosure Statement, including the attached references, were never received. However, Applicants are not aware of any Information Disclosure Statement provided by facsimile transmission, or an information disclosure statement provided near January 9, 2003. However, it appears that the Information Disclosure Statement mailed on October 7, 2002 was not considered by the Examiner. Accordingly, Applicants are submitting a copy of that Information Disclosure Statement. Applicants do not believe any fee is required by the resubmission of this Information Disclosure Statement. Applicants believe that this submission is responsive to the Examiner's request, or request clarification.

Claim 55 is rejected under 35 USC §112, second paragraph as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicants regard as the invention. In response to the rejection, Applicants have amended the claim 55 to indicate that the statistical model uses specific information on injuries "stored in claims folders and accessible by said server component." Applicants respectfully submit that the claim is no longer indefinite and respectfully requests that the rejection under 35 USC §112 be withdrawn.

I. Response to Rejection of Claims under 35 USC §102(e)

Claims 41-46, 52-54, and 56 are rejected under 35 USC §102(e) as being anticipated by Schuler et al. (US Patent 5,855,055, hereinafter "Schuler"). In response to the rejections, Applicants submit that the claims are allowable over the cited art and respectfully request reconsideration. Schuler is directed to a computer-implemented system for auditing a total exposure of an entity in order to determine the basis of a premium amount to be charged to the entity for an insurance policy. A first means for receiving a plurality of exposure information records from a first source is provided. Each of the exposure information records from the first source corresponds to a location of the entity and a class code associated with the location of the

entity. A database is provided for storing the exposure records from the first source. Each of the exposure records from the first source is stored in the database as a data structure having an entity number field for storing a code that uniquely identifies the entity in the database, a location field for storing information representing a geographical location of the entity, a class code field for storing information representing a class code associated with the entity, and an amount field for storing an exposure amount associated with the geographical location and the class code stored in the location and class code fields, respectively, of the data structure. A totaling means is provided for determining a first total exposure amount associated with the entity from the exposure records from the first source. A second total exposure amount associated with the entity is determined from a second source. A reconciliation means reconciles the first total amount by comparing the first total amount to the second total amount. Information can be entered into the system explaining the deviation between the first total amount and the second total amount.

In contrast, Applicants' invention is directed to a system for displaying information about an insurance claim for an insured event comprising a server component including a task engine application program that interacts with an event processor and a data component residing on the server component. Referring specifically to claim 1, the event processor interacts with the data component to:

identify data events generated that affect data in the claim folder,
identify an appropriate system component to handle an event and
transmit the event to the identified system component. (Emphasis added).

Applicants submit that Schuler fails to disclose or suggest an event processor as set forth above, and that independent claim 22 clearly distinguishes over the cited art.

In response to the rejection of independent claims 41-46, 52-54 and 56 because there is no functional relationship between these types of information and the claim folder itself, Applicants have amended each independent claim to more clearly provide a functional relationship. In particular, each of the independent claims 41-46, 52-54 and 56 have been amended to indicate that, for a given level, the server component displays information related to

that level. For example, claim 41 has been amended to indicate that “the server component displays policy level information comprising . . .” Applicants respectfully submit that independent claims 41-46, 52-54 and 56 as amended provide proper functional relationship between the elements.

Finally, in response to the rejection of claim 47 in view of rejection of the claim because the exact nature and content of the negotiation component is not claimed, Applicants have amended the claim to indicate that the line level comprises “a user interface enabling the capture of negotiation information.” Applicants respectfully submit that the claim as amended more clearly claims the negotiation component.

Applicants respectfully request reconsideration of the rejections in view of the above amendments and remarks, and passage to allowance at the earliest possible date.

Respectfully submitted,



John J. King
Registration No. 35,918
Attorney for Applicant

BRINKS HOFER GILSON & LIONE
P.O. BOX 10395
CHICAGO, ILLINOIS 60610
(312) 321-4200